

METHODOLOGY

The Affordable Housing Needs Analysis examines historic data (i.e., Census) and current data (i.e., program use) to determine current and future affordable housing needs.

Scope of the Analysis

The analysis focuses on the permanent affordable housing needs of current and future residents of the City of Lincoln.

Type of Housing

The term permanent housing is subject to interpretation, but generally refers to housing that is safe, decent, and sanitary; meets all applicable local, state, and federal housing codes and licensing requirements; and, is expected to be sustainable (CSI - Housing Coalition). Permanent housing is generally designed not to be temporary or transitional housing where people are limited to stays of up to 24 months. Additionally, housing in institutions (i.e., dormitories, jails, long-term care facilities) is generally not included except when it may influence the overall affordable housing situation within the City.

While all permanent housing is examined by cost, the general focus of this analysis is on housing needed by households with incomes less than or equal to 80 percent of the median family income for the area adjusted for household size.

Population and Subpopulations

The analysis examines current residents and households of the City by age, race, ethnicity, disability, gender, familial status, citizenship status, language, tenure, income, employment, etc.

Geographic Boundaries of Analysis

The analysis covers the City of Lincoln within its municipal boundaries. At times, the data is examined by neighborhood, or census tract or block group.

Sources of Information

The analysis is based upon the following sources of information:

- Affordable Housing Needs Analysis (AHNA) Subcommittees (see list of participants and their organizations)
- Catholic Social Services - data on refugee immigration
- Census Bureau of Statistics - 1960, 1970, 1980, 1990, and 2000 Census data for population and housing, as well as special Census tabulations
- Community Services Implementation Project - Housing Committee
- Department of Health & Human Services - vital statistics, refugee data
- Department of Housing and Urban Development - 2000 income guidelines, CHAS database

- Fair Housing Center (Omaha) - results of fair housing testing of lenders, Realtors, rental companies
- Fannie Mae Foundation - insurance and lending studies
- Federal Financial Institutions Examinations Council - Home Mortgage Disclosure Act data
- Homeless Coalition of Lincoln - interviews
- Lancaster County Assessors Office - property assessment data, Homestead Exemption data
- League of Human Dignity - interviews
- Lincoln Action Program - interviews
- Lincoln Board of Realtors/Realtors Association - annual rental property surveys, multiple listing service data, interviews
- Lincoln Building and Safety Department - building permit data
- Lincoln Commission on Human Rights - interviews, annual reports
- Lincoln Department of Public Works - interviews
- Lincoln Department on Aging - interviews, Lincoln Information for the Elderly web-based information
- Lincoln Housing Authority - survey data on voucher recipients, annual plan, interviews
- Lincoln-Lancaster County Health Department - interviews
- Lincoln-Lancaster County Planning Department - population, land use, and projections
- Lincoln Public Schools - student data
- New American's Task Force - expected trends in immigration
- Nebraska Department of Labor - employment statistics, wage data
- Nebraska Equal Opportunity Commission - interviews
- Nebraska Investment Finance Authority - tax policy information
- Neighborhoods, Inc. - interviews, market analysis
- Real Estate Owners and Managers Association - new construction information
- Urban Development Department - program records

Methods of Analysis

Quantitative and qualitative analyses were both conducted. Because the administrative cost of collecting primary data (or data that is directly collected rather than relying on a secondary source) can be very costly, we have relied upon secondary data (Census, HUD) for much of the quantitative analysis. However, for more anecdotal or qualitative data, we have relied on primary data, including the participation of stakeholders through surveys and committees.

Many local agencies and organizations keep track of data, including program use, requests, etc. in some form or another. However, program data is generally not centrally located, nor is it tracked the same way by every organization. Therefore, we generally used this data as supportive evidence of the secondary data analyzed.

Tools, such as Excel, Access, and GIS, were then used to organize and analyze data.

Estimating

Building permit data was used to estimate current housing units. Historic data on the percentage of permits that are finalized within a year and within three years was used to estimate the percentage of permits that would be finalized in the future.

Population estimates were based upon births and deaths in the City since 2000 and both qualitative and quantitative information on net migration.

Data Problems and Concerns

Census Data

The data we can take from the Census is limited to the questions they ask. While the Census is often the most comprehensive data over time that a City has access to, the questions are determined at the federal level. Therefore, we cannot use this source to answer many quantitative questions, including how many housing units are accessible to persons in wheel chairs in Lincoln, what the per capita wealth is of Lincoln residents, or how many rental housing units are in need of substantial rehabilitation. For these questions and others that the Census does not answer, we need to rely upon other data sources, some of which are highly imperfect.

Comparing 1990 to 2000 Census data can be problematic for a number of reasons. First, the City limits have grown since 1990. Therefore, households that were included as County and not City households in 1990, may now be included as City households. Second, Census tracts have changed. As the City has grown, both in terms of population and square footage, tracts have been added or have been split. For example, 1990 tract 37.03 was split into 37.11 and 37.12. Therefore, data is not always comparable between tracts in 1990 and tracts in 2000. Third, while the questions asked on the Census overall have remained very similar over the decades, some major changes have occurred. For example, in 1990, a person could not check more than one race category, while in 2000 they could check any number of categories. This change adds doubt to our comparisons of race data between 1990 and 2000. Finally, racial and ethnic minorities, as well as persons whose first language is not English, are typically undercounted. Therefore, as our population has become more diverse over the decade, there are more likely to be errors in the data.

HUD Special Census Tabulations

The CHAS (Comprehensive Housing Affordability Statistics) data provided by HUD is somewhat limited in scope, but provides a more detailed analysis of housing affordability that can be extrapolated directly from the Census. Additionally, the data at the Census tract level is not precise due to rounding. Finally, because the special tabulation is based upon census data, it has the same problems found in the Census.